

UNITED STATES DISTRICT COURT
DISTRICT OF MAINE

REVERSE MORTGAGE FUNDING, LLC

Plaintiff

v.

DOUGLAS MACGORMAN, AS
EXECUTOR TO THE ESTATE OF SALLY A.
MACGORMAN, AND AS TRUSTEE OF
THE MACGORMAN FAMILY
REVOCABLE TRUSTS U/D/T DATED
February 21, 2011

Defendant

SECRETARY OF HOUSING AND URBAN
DEVELOPMENT

Party-In-Interest

2:19-cv-00354-NT

CONSENT JUDGMENT OF FORECLOSURE AND SALE

Address: 43 Eureka Avenue, York, ME 03909
Mortgage: January 22, 2009, Book: 15551, Page:83

Now comes the Plaintiff, Reverse Mortgage Funding, LLC, the Defendant, Douglas MacGorman, as Executor to the Estate of Sally A. MacGorman, and as Trustee of the MacGorman Family Revocable Trust u/d/t Dated February 21, 2011, and Party-In-Interest, Secretary of Housing and Urban Development, and hereby submits this Consent Judgment of Count I- Foreclosure and Sale. Count II- Reformation of Legal Description and Count III- Equitable Mortgage are hereby **DISMISSED** without prejudice at the request of the Plaintiff.

JUDGMENT on Count I – Foreclosure and Sale is hereby **ENTERED** as follows:

1. If the Defendant or their heirs or assigns pay Reverse Mortgage Funding, LLC (“Reverse Mortgage”) the amount adjudged due and owing (\$468,073.80) within 90

days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A § 6322, Reverse Mortgage shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing as of April 30, 2020:

Description	Amount
Unpaid Principal Balance	\$384,562.94
Interest	\$43,452.59
Taxes	\$8,581.84
Hazard Insurance	\$4,042.00
MIP/PMI Advances	\$5,021.83
Attorney Fee	\$1,752.00
Service Fees	\$4,795.00
Appraisals	\$1,075.00
Property Inspections	\$480.00
Property Preservation	\$14,310.60
Grand Total	\$468,073.80

2. If the Defendant or their heirs or assigns do not pay Reverse Mortgage the amount adjudged due and owing (\$468,073.80) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, their remaining rights to possession of the York Property shall terminate, Reverse Mortgage shall conduct a public sale of the York Property in accordance with 14 M.R.S.A. § 6323, disbursing the proceeds first to itself in the amount of \$468,073.80 after deducting the expenses of the sale, with any surplus to be disbursed pursuant to Paragraph 5 of this Judgment, and in accordance with 14 M.R.S.A. § 6324. Reverse Mortgage may not seek a deficiency judgment against the Defendants pursuant to the Plaintiff's waiver of deficiency at trial.
3. Pursuant to 14 M.R.S.A. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following

- appeal.
4. The amount due and owing is \$468,073.80.
 5. The priority of interests is as follows:
 - Reverse Mortgage Funding, LLC has first priority, in the amount of \$468,073.80, pursuant to the subject Note and Mortgage.
 - Secretary of Housing and Urban Development has the second priority behind the Plaintiff pursuant to a Mortgage dated January 22, 2009, in the amount of \$625,500.00, and recorded in the York County Registry of Deeds in Book 15551, Page 96.
 - Douglas MacGorman, as Executor to the Estate of Sally A. MacGorman, and as Trustee of the MacGorman Family Revocable Trust u/d/t Dated February 21, 2011, has been defaulted.
 6. The prejudgment interest rate is 3.84000%, *see* 14 M.R.S.A. § 1602-B, and the post-judgment interest rate is 8.59%, *see* 14 M.R.S.A. §1602-C.
 7. The following information is included in this Judgment pursuant to 14 M.R.S.A. § 2401(3):

	PARTIES	COUNSEL
PLAINTIFF	Reverse Mortgage Funding, LLC 145 Broad Street, 2 nd Floor Bloomfield, NJ 07003	John A. Doonan, Esq. Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 225D Beverly, MA 01915

DEFENDANT	Douglas MacGorman, as Executor to the Estate of Sally A. MacGorman, and as Trustee of the MacGorman Family Revocable Trust u/d/t Dated February 21, 2011 94 Mountainview Road Warren, NJ 07059	Defaulted
PARTIES-IN-INTEREST	Secretary of Housing and Urban Development	Ashley E. Eiler, Esq. Asst. US Attorney 100 Middle Street East Tower, 6 th Floor Portland, ME 04101

- a) The docket number of this case is No. 2:19-cv-00354-NT.
- b) All parties to these proceedings received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c) A description of the real estate involved, 43 Eureka Avenue, York, ME 03909, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 43 Eureka Avenue, York, ME 03909. The Mortgage was executed by the predecessors in interest of the Defendants on January 22, 2009. The book and page number of the Mortgage in the York County Registry of Deeds is Book 15551, Page 83.
- e) This judgment shall not create any personal liability on the part of the Defendants but shall act solely as an in rem judgment against the property, 43 Eureka Avenue, York, ME 03909.

Dated: August 7, 2020

/s/ Reneau J. Longoria, Esq.
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Reneau J. Longoria, Esq., Bar No. 5746
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Dated: July 28, 2020

/s/ Douglas MacGorman
Douglas MacGorman, as Executor to the Estate
of Sally A. MacGorman, and as Trustee of the
MacGorman Family Revocable Trust u/d/t
Dated February 21, 2011
94 Mountainview Road
Warren, NJ 07059

Dated: August 4, 2020

/s/ Ashley E. Eiler, Esq.
Secretary of Housing and Urban Development
Ashley E. Eiler, Esq.
Asst. US Attorney
100 Middle Street
East Tower, 6th Floor
Portland, ME 04101

SO ORDERED

DATED THIS 10th DAY OF August, 2020

/s/ Nancy Torresen
U.S. DISTRICT JUDGE